

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN

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In re: William M & Laura L Webster

Case No. 23-11173-13

Debtor(s)

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TRUSTEE'S OBJECTION TO MODIFIED CHAPTER 13 PLAN and RECOMMENDATION OF  
AMENDED SCHEDULES

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Mark Haring, Standing 13 Trustee, by his attorney, objects to confirmation of the First Modified Chapter 13 Plan and Request to Modify Confirmed Plan filed as Document #72 on 1/21/2025 but has no objection to Amended Schedules I&J filed as Document #73 and states as follows:

1. Plan is modified to cure payment delinquency through February 2025 due to an adjustment to Mr. Websters salary/commissions income. Plan payments to resume in March 2025 at \$2,525/mo for the final 41 months of a 60 month plan. Although the amended budget supports the higher payments, the plan as drafted is not feasible and the debtors have not justified skipping the February 2025 plan payment. We do note however the plan payments have been increased sufficiently to cover a supplemental mortgage arrears claim.
2. Plan is modified to adjust treatment of the secured obligation due Dane County Treasurer with a claim balance of \$456.86 and interest rate of 12%.
3. Plan is modified to provide for payment of \$60,113.49 mortgage arrears as shown on the claim filed by Citizens Bank NA. This obligation is now to receive equal monthly payments of \$1,001.89/mo. As these payments are clearly amortized over 60 months and the debtors have reduced the initial 19 monthly payments the proposed set payments will not pay this claim in full by the end of the plan term. The new equal monthly payment will also impact distributions to other secured claims.
4. Plan is modified to provide for payment of a \$8,884.80 supplemental mortgage arrears claim filed by Citizens Bank NA. This obligation is also to be paid with equal monthly payments of \$211.54/mo.
5. As these documents were timely filed and the debtors have provided this office with employer wage order information, the 1/6/2025 Court Order is resolved.

Dated: February 5, 2025

Standing Chapter 13 Trustee  
By: /s/ *Leslie Brodhead Griffith*  
Leslie Brodhead Griffith  
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